

United States Bankruptcy Court  
Middle District of Pennsylvania

In re:  
Beth A Stine  
Debtor

Case No. 20-03295-HWV  
Chapter 13

**CERTIFICATE OF NOTICE**

District/off: 0314-1  
Date Rcvd: Jan 24, 2024

User: AutoDocke  
Form ID: 3180W

Page 1 of 2  
Total Noticed: 15

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2024:**

Recip ID	Recipient Name and Address
db	+ Beth A Stine, 2730 Danielle Drive, Dover, PA 17315-4653
5373455	+ Christopher M Stine, 2730 Danielle Drive, Dover, PA 17315-4653
5373456	+ Commonwealth of Pennsylvania, Bureau of Labor and Industry, Office of Unemp Comp Tax Services OUCTS, PO Box 60848, Harrisburg, PA 17106-0848
5373457	+ David J. Apothaker, Esquire, Apothaker Scian PC, 520 Fellowship Road, Suite C306, Mount Laurel, NJ 08054-3410

TOTAL: 4

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
5373453	EDI: CAPITALONE.COM	Jan 25 2024 00:18:00	Capital One, PO Box 85015, Richmond, VA 23285-5075
5375995	EDI: CAPITALONE.COM	Jan 25 2024 00:18:00	Capital One Bank (USA), N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5373454	+ Email/Text: bankruptcy@cavps.com	Jan 24 2024 19:29:00	Cavalry Portfolio Services, 500 Summit Lake Drive, Suite 4A, Valhalla, NY 10595-2323
5375302	+ Email/Text: bankruptcy@cavps.com	Jan 24 2024 19:29:00	Cavalry SPV I, LLC, 500 Summit Lake Drive, Ste 400, Valhalla, NY 10595-2321
5373458	EDI: DISCOVER	Jan 25 2024 00:18:00	Discover Bank, PO Box 15316, Attn: CMS/PROD DEVELOP, Wilmington, DE 19850-5316
5375670	EDI: DISCOVER	Jan 25 2024 00:18:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany OH 43054-3025
5373459	EDI: IRS.COM	Jan 25 2024 00:19:00	Internal Revenue Service, Insolvency Section - BK notice, PO Box 7346, Philadelphia, PA 19101-7346
5379234	Email/Text: camanagement@mtb.com	Jan 24 2024 19:29:00	M&T Bank, P.O. Box 840, Buffalo, NY 14240-0840
5373461	Email/Text: camanagement@mtb.com	Jan 24 2024 19:29:00	M&T Bank, PO Box 900, Millsboro, DE 19966
5373462	+ Email/Text: Bankruptcies@nragroup.com	Jan 24 2024 19:29:00	National Recovery Agency, 2491 Paxton Street, Harrisburg, PA 17111-1036
5373463	EDI: PENNDEPTREV	Jan 25 2024 00:19:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946
5373463	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jan 24 2024 19:29:00	Pennsylvania Department of Revenue, Dept. 280946, ATTN: Bankruptcy Division, Harrisburg, PA 17128-0946

TOTAL: 12

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
5373460	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, PO Box 21126, Philadelphia, PA 19114

TOTAL: 0 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2024 at the address(es) listed below:

Name	Email Address
Dawn Marie Cutaia	on behalf of Debtor 1 Beth A Stine dmcutaia@gmail.com cutaialawecf@gmail.com,FreshStartLawPLLC@jubilee bk.net,R46159@notify.bestcase.com,julie.yorkparalegal@gmail.com;r46159@notify.bestcase.com
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael Patrick Farrington	on behalf of Creditor M&T BANK mfarrington@kmlawgroup.com
United States Trustee	ustpreion03.ha.ecf@usdoj.gov

TOTAL: 4

**Information to identify the case:**

Debtor 1

**Beth A Stine**

First Name Middle Name Last Name

Social Security number or ITIN xxx-xx-0258

EIN --

Debtor 2

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN

EIN --

United States Bankruptcy Court Middle District of Pennsylvania

Case number: 1:20-bk-03295-HWV

12/18

**Order of Discharge****IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Beth A Stine

1/24/24**By the  
court:**Henry W. Van Eck, Chief Bankruptcy  
Judge**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**



- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**